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United States  
Department of  
Agriculture

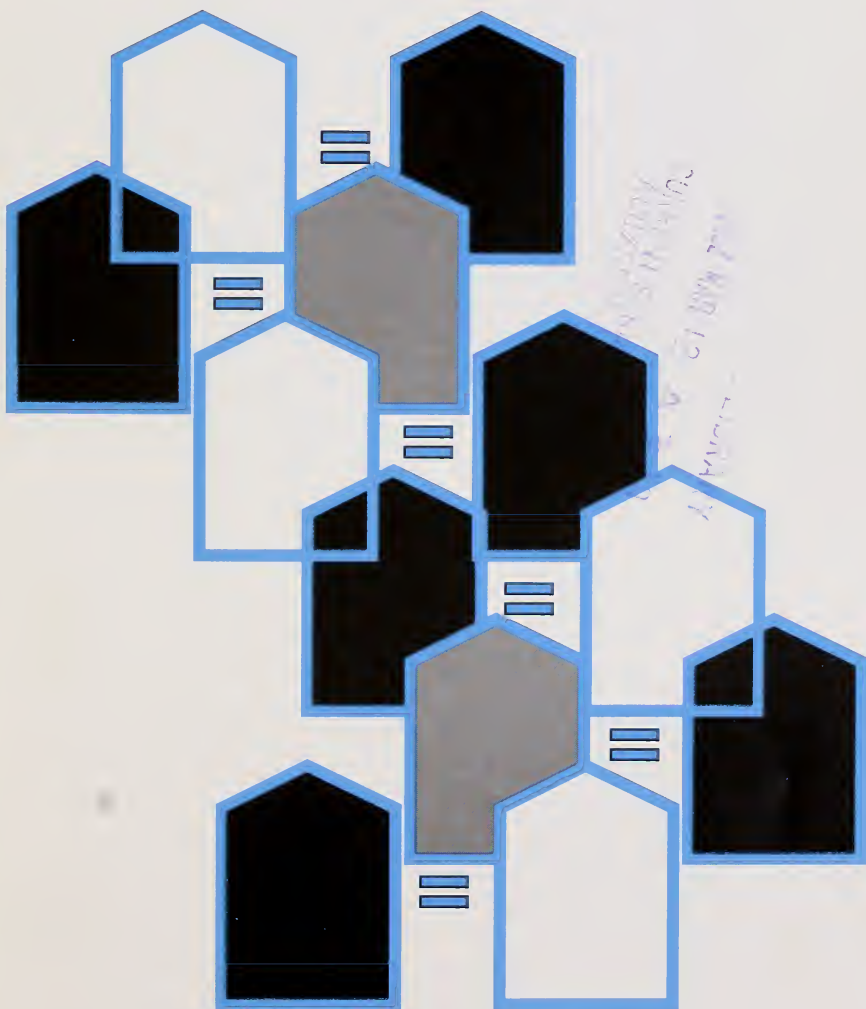
Rural Development

Civil Rights Staff  
Program Compliance



# Fair Housing

## It's Your Right



## **Fair Housing: It's Your Right**

PA-1568

Revised October 1999







## A Message From the Secretary:

**T**he Clinton Administration knows that owning your own home — having a safe, secure place to live and for your children to play — is an essential part of the American dream. That's why we are working so hard to help even more American families reach this goal. We at USDA have a special responsibility to rural America. And, I am pleased that you have asked for information about our programs.

My highest priority as Secretary of Agriculture is to ensure that all Americans — regardless of race, national origin, sex, familial status or disability — have equal access to all USDA programs and services. It is my commitment to you that when you come into any USDA office or apply for any of our programs you will be treated fairly, with courtesy and with dignity. That's my promise to you and it extends to every USDA employee in every field office across this country.

The purpose of this booklet is to show you how the Fair Housing Act applies to USDA housing programs and what you can do if you feel you have been discriminated against. It contains a complaint form used by the Department of Housing and Urban Development, which USDA has adopted. If you feel your civil rights have been infringed upon, I urge you to contact the civil rights office at the address given at the end of this booklet. You have my assurance that USDA will address all discrimination complaints and that every American will receive the full protection of the law.

Dan Glickman,  
Secretary of Agriculture



## Foreword

**A**t USDA, our mission is to provide the opportunity for rural Americans to live a life of quality. This requires that all rural people have equal access to our programs. The Rural Housing Service and Civil Rights Staff are thus pleased to offer you, our customers and employees, this fair housing booklet outlining your rights under the Fair Housing Act. After reading it, if you still have questions about your civil rights, feel free to call the Civil Rights Staff at (202) 692-0097. All USDA employees are required to become knowledgeable about civil rights laws and to treat all customers with respect and dignity. We are committed to enforcing your civil rights and stand firmly behind the Secretary's commitment to ensure that all rural Americans have access to decent, affordable housing. USDA Rural Development is moving to the forefront in civil rights compliance. No discriminatory practices will be tolerated. We know that equal access is necessary if we are to complete our mission to help build a better rural America.

Jill Long Thompson, Under Secretary  
USDA Rural Development



## The Fair Housing Act

The Fair Housing Act prohibits discrimination in housing based on:

- Race or color
- National origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under age 18)
- Disability

## What Housing Is Covered

The Fair Housing Act covers all housing programs administered by USDA's Rural Housing Service (RHS), in addition to certain housing-related projects financed through the Community Facilities loan program provided by USDA's Rural Business-Cooperative Service (RBS).

## What Is Prohibited

### *In the Sale and Rental of Housing:*

No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or disability:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Fail to perform or delay maintenance or repairs of sale or rental dwellings
- Set different terms, conditions or privileges for sale or rental of housing
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, persuade owners to sell or rent (block-busting) or

- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

#### *In Mortgage Lending:*

No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or disability:

- Refuse to make a loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a home.

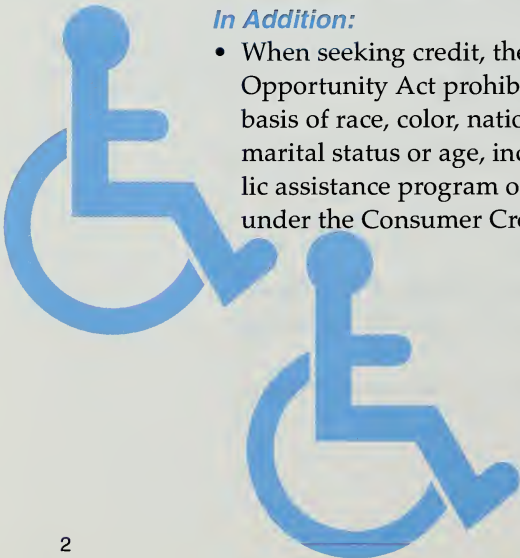
#### *In Addition:*

It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status or disability. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

#### *In Addition:*

- When seeking credit, the Equal Credit Opportunity Act prohibits discrimination on the basis of race, color, national origin, religion, sex, marital status or age, income derived from a public assistance program or any right exercised under the Consumer Credit Protection Act.



## Additional Protection If You Have a Disability

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### *If you or someone associated with you:*

- Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life actions
- Have a record of such a disability or
- Are regarded as having such a disability

### *Owners and/or managers may not:*

- Refuse to let you make reasonable modifications to your dwelling, at your expense, if necessary for the person with a disability to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move).
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the person with a disability to use the housing.

### *In Addition:*

- It shall be unlawful for any person to refuse to permit, at the expense of a person with a disability, reasonable modifications of existing premises, occupied or to be occupied by a person with a disability, if the proposed modifications may be necessary to afford the person full enjoyment of the premises of a dwelling.
- A Rural Housing Service (RHS) borrower receiving assistance for multi-family rental housing projects constructed prior to June 11, 1982, shall assure that its facilities comply with the program accessibility requirements if a qualified person with a disability applies for admission.
- If requested by an applicant or resident with disabilities, the provider will permit a dwelling unit to be accessible at the tenant's expense.



**Example:** A building with a “no pets” policy must allow a visually impaired tenant to keep a guide dog.

**Example:** An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near his/her apartment if necessary to assure that he/she can have access to his/her apartment.

Housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

### ***Requirements for New Buildings:***

In buildings that were ready for first occupancy *after* March 13, 1991, and have an elevator and four or more units:

- Public and common areas must be accessible to persons with disabilities.
- Doors and hallways must be wide enough for wheelchairs.
- All units must have:
  - An accessible route into and through the unit
  - Accessible light switches, electrical outlets, thermostats and other environmental controls
  - Reinforced bathroom walls to allow later installation of grab bars and
  - Kitchens and bathrooms that can be used by people in wheelchairs.
- **New Construction:** RHS borrowers receiving assistance for multifamily rental housing projects constructed after June 11, 1982, shall construct at least five (5) percent of the units in the project, or one unit, whichever is greater, to be accessible or adaptable for physically handicapped persons.

This requirement may be modified if a borrower shows through a market survey that a different percentage of accessible or adaptable units is appropriate for a particular project or service area.

If a building with four or more units has no elevator and was ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

These requirements for new buildings do not replace any more stringent standards in State or local law or exclude conditions of 504 of the Rehabilitation Act of 1973.

## Housing Opportunities for Families

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under age 18 live with:

- A parent
- A person who has legal custody of the child or children or
- The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under age 18.





### **Exemption:**

Housing for older persons is exempt from the prohibition against familial status discrimination if:

- The U.S. Department of Housing and Urban Development (HUD) Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or
- It is occupied solely by persons who are 62 or older or
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units; has significant services and facilities for older persons; and adheres to a published policy statement that demonstrates an intent to house persons who are 55 or older. This requirement for significant services and facilities is waived if providing them is not practicable and the housing is necessary to provide important housing opportunities for older persons.

A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.

The RHS' elderly housing program has received an exemption from the Secretary of HUD under Option #1. This exception is valid for as long as the units are occupied by persons defined by the program as elderly.



## If You Think Your Rights Have Been Violated

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- Any person or any specific class of people who believe they have been subjected to discrimination prohibited by this subpart may file a written complaint with the Secretary of Agriculture or with the Administrator, Rural Housing Service (RHS), Stop 0780, Washington, DC 20250-0780, Attention: Civil Rights Staff (CRS). People who complain of discrimination orally to Agency employees will be advised of their rights to file a written complaint.
- The State Civil Rights Coordinator/Manager (SCRC/Ms) will be notified of any oral complaints received. The SCRC/Ms will assist individuals who are unable to make a written complaint to file a formal complaint.
- Discrimination complaints raised during the appeals process should be forwarded to the Administrator, RHS, Stop 0780, Washington, DC 20250-0780, Attention: Director, CRS. RHS will take the action necessary to complete the appeals process as part of the complainant's file.
- Correspondence received by RHS National Office program divisions containing allegations of discrimination, i.e., race, color, national origin, sex, or any other prohibited basis contained in this part, shall be forwarded to the Director, CRS, for handling through appropriate channels.
- If a discrimination complaint results from a servicing action, some servicing actions—such as the granting of payment assistance, deferrals, or moratoriums—may continue. RHS shall take no further action until after consultation with the Director, CRS, or the complaint has been resolved.

### *What to Tell:*

- Your name and address
- The basis of your complaint (race, color, national origin, etc.)
- The name and address of the person your complaint is against (the respondent)
- The address or other identification of the housing involved
- A short description of the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation

### *Where to Send Formal Complaint:*

Fill out the HUD Housing Discrimination complaint form attached or write a letter and send it to one of the following:

1. Secretary of Agriculture
2. USDA Director  
Office of Operations  
Room 1575-S  
1400 Independence Ave.  
Washington, DC 20250
3. Administrator, RHS  
Attention: Director, CRS  
Stop 0703  
14th St. & Independence Avenue, SW  
Washington, DC 20250-0703; or
4. Office of Fair Housing and Equal Opportunity  
U.S. Department of Housing and Urban Development  
Washington, DC 20410; or
5. Any HUD Regional Office.

### *Whom to Call:*

Please call the Director, CRS, in Washington, DC, at (202) 692-0097.

### *If You Are Hearing or Visually Impaired:*

- The TDD phone number for the hearing impaired is (202) 720-8372 in Washington, DC.



- Also every State office has TDD phone lines; consult with your local phone service or the Federal Directory of TDD numbers.
- Interpreters are available for translation into sign language.
- Tapes and braille materials are provided.
- Assistance with reading and completing forms is given by RHS personnel.

### **Who May File Complaints**

Any aggrieved person may file a complaint no later than 1 year after an alleged discriminatory housing practice has occurred. The complaint may be filed with the assistance of an authorized representative of the aggrieved person, including any organization acting on behalf of an aggrieved person.

All complaints must be filed in writing, signed and affirmed by the aggrieved person, and include the following statement: "I declare under penalty of perjury that the foregoing is true and correct." As stated earlier, the SCRS/Ms will assist individuals who are unable to make a written complaint to file a formal complaint.

### **What Happens When You File a Complaint**

All housing complaints received by RHS will be forwarded to the Department's Civil Rights Office and to HUD.

A respondent may file an answer to a complaint prior to its final resolution. The answer can be addressed to the Director, CR Office of Operations, USDA, Washington, DC 20250. The respondent may use any defense that would be available to him/her in a court of law.

### **Action by RHS**

- RHS will forward the complaint to the Department for handling. An investigation and adjudication inquiry will be initiated into the complaint and all information gathered sent to the

Department for resolution within 100 days. RHS will notify HUD of the complaints received involving housing discrimination, and submit a copy of each complaint with the notice.

- RHS' Civil Rights Staff may initiate a compliance review concurrently with the investigation of a discrimination complaint under other appropriate civil rights authorities (Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, or any other rules and regulations issued under this section). Any other Federal, State, or local agency may request that the information be made available to them. However, steps must be taken to ensure the confidentiality of any informant or complainant desiring to protect their identity.
- If, after the investigation has been completed and the Department's Civil Rights Office renders a finding of discrimination, relief will be to the extent allowable under statutes and regulations.

## **What Happens After a Complaint Investigation?**

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### ***1. Relief for an Aggrieved Person***

- An aggrieved person may receive monetary relief for actual and compensatory damages caused by the discrimination.
- Relief can be in the form of access to the dwelling at issue, or to a comparable dwelling, the provision of services in connection with a dwelling, or other specific relief.
- The aggrieved person may receive injunctive relief appropriate to the elimination of discriminatory housing practices affecting the aggrieved person or other persons.
- A conciliation agreement may provide for binding arbitration of the dispute. Arbitration may award appropriate relief as described in this section. The aggrieved person and the respondent may, in the conciliatory agreement, limit the types of relief that may be awarded under binding arbitration.

- However, USDA employees are not to enter into a conciliatory agreement presented by other agencies. USDA employees may be held personally liable for discrimination and cannot bind the USDA to an agreement enforced by another agency.

## ***2. Provisions Sought in the Public Interest***

The following types of provisions may be sought for vindication of the public interest:

- Elimination of discriminatory housing practices
- Prevention of future discriminatory housing practices
- Remedial affirmative activities to overcome discriminatory housing practices



- Reporting requirements
- Monitoring and enforcement activities

To vindicate the public interest, the Administrative Law Judge may assess the respondent a civil penalty not to exceed:

- (i) \$10,000, if the respondent has not been adjudged to have committed any prior discriminatory housing practice in any administrative hearing or civil action permitted under the Fair Housing Act or any State or local fair housing law, or in any licensing or regulatory proceeding conducted by a Federal, State, or local governmental Agency.
- (ii) \$25,000, if the respondent has been adjudged to have committed one other discriminatory housing practice in any administrative hearing or civil action permitted under the Fair Housing Act or any State or local fair housing law, or in any licensing or regulatory proceeding conducted by a Federal, State, or local governmental agency. In addition, the adjudication must have been made during the 5-year period preceding the date of filing charge.
- (iii) \$50,000, if the respondent has been adjudged to have committed two other discriminatory housing practices in any administrative hearing or civil action permitted under the Fair Housing Act or any State or local fair housing law, or in any licensing or regulatory proceeding conducted by a Federal, State, or local governmental agency. In addition, the adjudication must have been made during the 7-year period preceding the date of filing charge.
- (iv) In a proceeding involving two or more respondents, the Administrative Law Judge may assess a civil penalty (as conditioned by this section) against each respondent who he/she determines to have been engaged in (or is about to engage in) a discriminatory housing practice.

## Civil Action

The aggrieved person and the respondent may choose to have charges heard in a civil action by a United States District Court. If the respondent is found to have engaged in discriminatory housing practices, the penalties have higher limits than those set by a HUD Administrative Law Judge.

If the Administrative Law Judge finds that a respondent has not engaged in discriminatory housing practices, the charge is dismissed.

### *Federal District Court:*

If you or the respondent choose to have your case decided in Federal District Court, the Attorney General will file a suit and litigate it on your behalf. Like the Administrative Law Judge, the Federal District Court can order relief, and award actual damages, attorney's fees and costs. In addition, the court can award punitive damages.

### *You May File Suit:*

You may file suit, at your expense, in Federal District Court or State Court within 2 years of an alleged violation. If you cannot afford an attorney, the court may appoint one for you. You may bring suit even after filing a complaint, if you have not signed a conciliation agreement and an Administrative Law Judge has not started a hearing. A court may award actual and punitive damages and attorney's fees and costs.

### *Other Tools to Combat Housing Discrimination:*

- If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals.
- The Attorney General may file a suit in Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.



## **USDA**

### **Rural Development**

### **State Offices**

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#### **ALABAMA**

Sterling Center, Suite 601  
4121 Carmichael Rd.  
Montgomery, AL 36106-3683  
T: (334) 279-3400 F: (334) 279-3484

#### **ALASKA**

800 West Evergreen, Suite 201  
Palmer, AK 99645  
T: (907) 745-2176 F: (907) 745-5398

#### **ARIZONA**

3003 North Central Ave,  
Suite 900  
Phoenix, AZ 85012-2906  
T: (602) 280-8700 F: (602) 280-8770

#### **ARKANSAS**

700 W. Capitol  
P.O. Box 2778  
Little Rock, AR 72203  
T: (501) 301-3200 F: (501) 301-3278

#### **CALIFORNIA**

4306 G Street, Agcx 4169  
Woodland, CA 95616-4169  
T: (530) 792-5800 F: (530) 792-5837

#### **COLORADO**

655 Parfet St., Rm. E-100  
Lakewood, CO 80215  
T: (303) 236-2801 F: (303) 236-2854

#### **DELAWARE-MARYLAND**

4607 S. Dupont Hwy.  
P.O. Box 400  
Camden, DE 19934-9998  
T: (302) 697-4300 F: (302) 697-4390

#### **FLORIDA**

4440 NW 25th Place  
P.O. Box 147010  
Gainesville, FL 32614-7010  
T: (352) 338-3402 F: (352) 338-3405

#### **GEORGIA**

Stephens Federal Bldg.  
355 E. Hancock Ave.  
Athens, GA 30601-2768  
T: (706) 546-2162 F: (706) 546-2152

#### **HAWAII**

Federal Bldg., Rm. 311  
154 Waiianuenue Avenue  
Hilo, HI 96720  
T: (808) 933-3000 F: (808) 933-6901

#### **IDAHO**

9713 West Barnes Dr.  
Boise, ID 83709  
T: (208) 378-5600 F: (208) 378-5643

## **ILLINOIS**

Illini Plaza, Suite 103  
1817 South Neil Street  
Champaign, IL 61820  
T: (217) 398-5235 F: (217) 398-5337

## **INDIANA**

5975 Lakeside Blvd.  
Indianapolis, IN 46278  
T: (317) 290-3100 F: (317) 290-3095

## **IOWA**

Federal Building, Rm. 873  
210 Walnut Street  
Des Moines, IA 50309  
T: (515) 284-4663 F: (515) 284-4859

## **KANSAS**

1200 SW Executive Drive  
P.O. Box 4653  
Topeka, KS 66604  
T: (913) 271-2700 F: (913) 271-2708

## **KENTUCKY**

Suite 200  
771 Corporate Drive  
Lexington, KY 40503  
T: (606) 224-7300 F: (606) 224-7340

## **LOUISIANA**

3727 Government Street  
Alexandria, LA 71302  
T: (318) 473-7920 F: (318) 473-7829

## **MAINE**

444 Stillwater Ave., Suite 2  
P.O. Box 405  
Bangor, ME 04402-0405  
T: (207) 990-9106 F: (207) 990-9165

## **MASS/RI/CONN**

451 West Street  
Amherst, MA 01002  
T: (413) 253-4300 F: (413) 253-4347

## **MICHIGAN**

3001 Coolidge Rd, Suite 200  
East Lansing, MI 48823  
T: (517) 337-6635 F: (517) 337-6913

## **MINNESOTA**

410 AgriBank Bldg.  
375 Jackson Street  
St. Paul, MN 55101  
T: (651) 602-7800 F: (651) 602-7824

## **MISSISSIPPI**

Federal Building, Suite 831  
100 W. Capitol Street  
Jackson, MS 39269  
T: (601) 965-4316 F: (601) 965-5384

## **MISSOURI**

601 Business Loop 70 West  
Parkade Center, Suite 235  
Columbia, MO 65203  
T: (573) 876-0976 F: (573) 876-0977

## **MONTANA**

Unit 1, Suite B  
900 Technology Blvd.  
Bozeman, MT 59715  
T: (406) 585-2580 F: (406) 585-2565

## **NEBRASKA**

Federal Bldg., Rm. 308  
100 Centennial Mall N  
Lincoln, NE 68508  
T: (402) 437-5551 F: (402) 437-5408

## **NEVADA**

1390 South Curry St.  
Carson City, NV 89703-5405  
T: (702) 887-1222 F: (702) 885-0841

## **NEW JERSEY**

Tarnsfield Plaza, Suite 22  
790 Woodlane Road  
Mt. Holly, NJ 08060  
T: (609) 265-3600 F: (609) 265-3651

## **NEW MEXICO**

6200 Jefferson St., NE, Room 255  
Albuquerque, NM 87109  
T: (505) 761-4955 F: (505) 761-4976

## **NEW YORK**

The Galleries of Syracuse  
441 S. Salina Street  
Syracuse, NY 13202  
T: (315) 477-6400 F: (315) 477-6438

## **NORTH CAROLINA**

4405 Bland Rd., Suite 260  
Raleigh, NC 27609  
T: (919) 873-2000 F: (919) 873-2076

## **NORTH DAKOTA**

Federal Building, Rm. 208  
220 East Rosser, P.O. Box 1737  
Bismarck, ND 58502  
T: (701) 250-4781 F: (701) 250-4670

## **OHIO**

Federal Building, Rm. 507  
200 North High Street  
Columbus, OH 43215  
T: (614) 469-5606 F: (614) 469-5802

## **OKLAHOMA**

100 USDA, Suite 108  
Stillwater, OK 74074-2654  
T: (405) 742-1000 F: (405) 742-1005

## **OREGON**

101 SW Main Street  
Suite 1410  
Portland, OR 97204-2333  
T: (503) 414-3305 F: (503) 414-3385

## **PENNSYLVANIA**

1 Credit Union Place  
Suite 330  
Harrisburg, PA 17110-2996  
T: (717) 237-2184 F: (717) 237-2191



## **PUERTO RICO**

New San Juan Office Bldg, Rm. 501  
159 Carlos E. Chardon Street  
Hato Rey, PR 00918-5481  
T: (809) 766-5095 F: (809) 766-5844

## **SOUTH CAROLINA**

Strom Thurmond Federal Bldg.  
1835 Assembly Street, Rm. 1007  
Columbia, SC 29201  
T: (803) 765-5163 F: (803) 765-5633

## **SOUTH DAKOTA**

Federal Building, Rm. 308  
200 4th Street SW  
Huron, SD 57350  
T: (605) 352-1100 F: (605) 352-1146

## **TENNESSEE**

3322 West End Avenue  
Suite 300  
Nashville, TN 37203-1071  
T: (615) 783-1300 F: (615) 783-1301

## **TEXAS**

Federal Building, Suite 102  
101 South Main  
Temple, TX 76501  
T: (254) 742-9700 F: (254) 742-9709

## **UTAH**

Federal Building, Rm. 5438  
125 South State Street  
Salt Lake City, UT 84138  
T: (801) 524-4063 F: (801) 524-4406

## **VERMONT/NH/VI**

City Center, 3rd Floor  
89 Main Street  
Montpelier, VT 05602  
T: (802) 828-6002 F: (802) 828-6018

## **VIRGINIA**

Culpeper Building, Suite 238  
1606 Santa Rosa Road  
Richmond, VA 23229  
T: (804) 287-1550 F: (804) 287-1721

## **WASHINGTON**

1835 Blacklake Blvd., S.W.  
Suite B  
Olympia, WA 98512-5715  
T: (360)-704-7700 F: (360)-704-7744

## **WEST VIRGINIA**

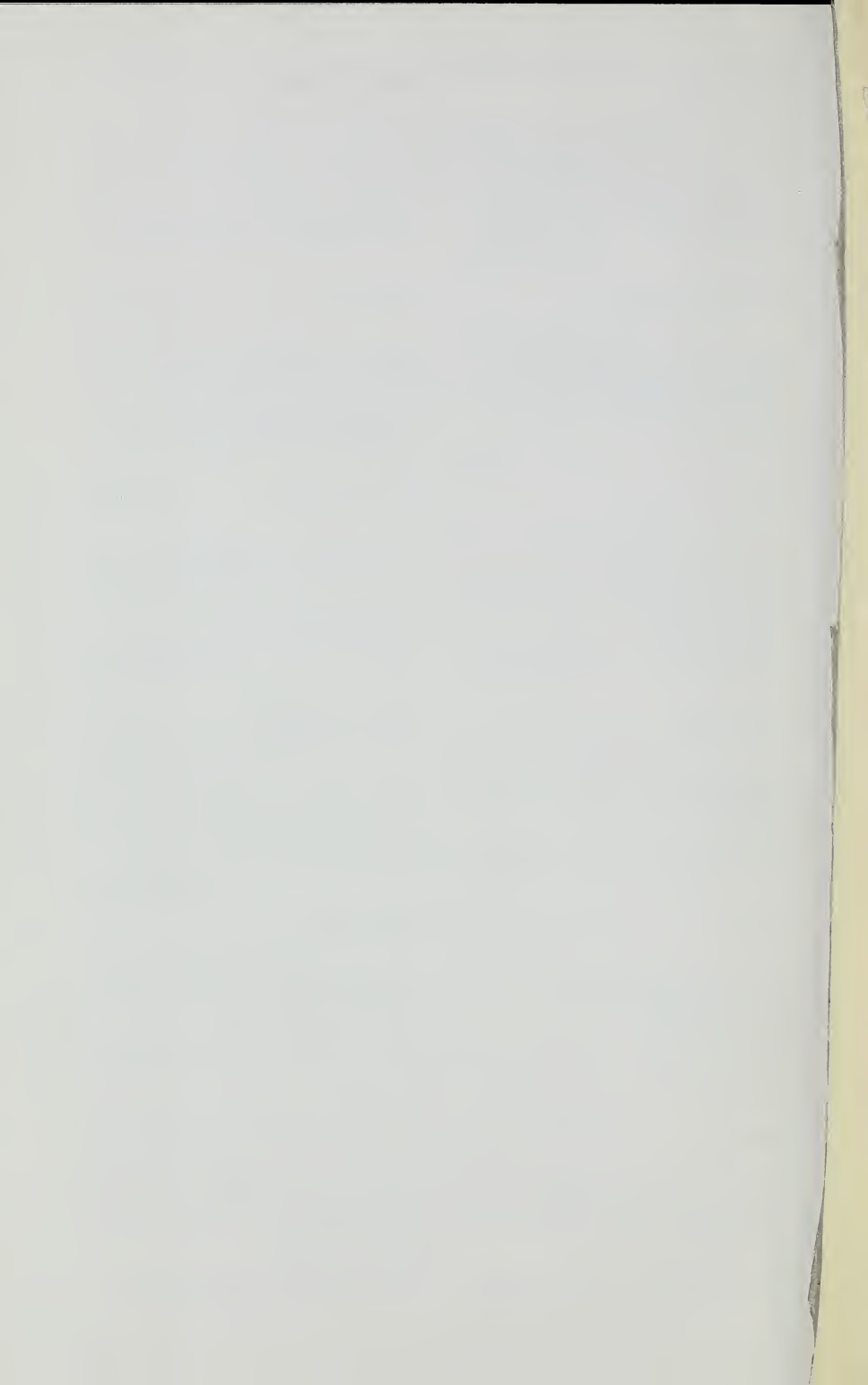
75 High Street  
P.O. Box 678  
Morgantown, WV 26505  
T: (304) 291-4791 F: (304) 291-4032

## **WISCONSIN**

4949 Kirschling Crt.  
Stevens Point, WI 54481  
T: (715) 345-7600 F: (715) 345-7669

## **WYOMING**

100 East B  
Federal Bldg., Room 1005  
P.O. Box 820  
Casper, WY 82602  
T: (307) 261-6300 F: (307) 261-6327



# Housing Discrimination Complaint

U.S. Department of Housing  
and Urban Development  
Office of Fair Housing  
and Equal Opportunity

OMB Approval No. 2529-0011 (exp. 9/30/98)

Please type or print this form - Do not write in shaded area

Public Reporting Burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Technology, Paperwork Reduction Project (2529-0011), U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600.

Do not send this form to the above address.

Read this entire form and all the instructions carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated. Where more than one individual or organization is filing the same complaint, and all information is the same, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form. Complaints may be presented in person or mailed to the HUD State Office covering the State where the complaint arose (see list on back of form), or any local HUD Office, or to the Office of Fair Housing and Equal Opportunity, U.S. Department of HUD, Washington, D.C. 20410

## This section is for HUD use only.

Number:	(Check <input checked="" type="checkbox"/> applicable box): <input type="checkbox"/> Referral & Agency (specify) <input type="checkbox"/> Systemic <input type="checkbox"/> Military Referral	Jurisdiction: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Additional Info	Signature of HUD personnel who established Jurisdiction:
Filing Date:			

1. Name of Aggrieved Person or Organization: (last name, first name, middle initial) (Mr., Mrs., Miss, Ms.)	Home Phone: ( )	Business Phone: ( )
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Street Address (city, county, State & zip code)

2. Against Whom is this complaint being filed? (last name, first name, middle initial)	Phone Number: ( )
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Street Address: (city, county, State & zip code)

Check the applicable box or boxes which describe(s) the party named above:

☐ Builder ☐ Owner ☐ Broker ☐ Salesperson ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you named an individual above who appeared to be acting for a company in this case, check ☒ this box ☐ and write the name and address of the company in this space:

Name:

Address:

Name and identify others (if any) you believe violated the law in this case:

3. What did the person you are complaining against do? Check ☒ all that apply and give the most recent date these act(s) occurred in block No. 6a below.

<input type="checkbox"/> Refuse to rent, sell, or deal with you	<input type="checkbox"/> Falsely deny housing was available	<input type="checkbox"/> Engage in blockbusting	<input type="checkbox"/> Discriminate in broker's services
<input type="checkbox"/> Discriminate in the conditions or terms of sale, rental occupancy, or in services or facilities	<input type="checkbox"/> Advertise in a discriminatory way	<input type="checkbox"/> Discriminate in financing	<input type="checkbox"/> Intimidated, interfered, or coerced you to keep you from the full benefit of the Federal Fair Housing Law
<input type="checkbox"/> Other: (explain)			

4. Do you believe that you were discriminated against because of your race, color, religion, sex, handicap, the presence of children under 18, or a pregnant female in the family or your national origin? Check ☒ all that apply:

<input type="checkbox"/> Race or Color <input type="checkbox"/> Black <input type="checkbox"/> White <input type="checkbox"/> Other	<input type="checkbox"/> Religion (specify)	<input type="checkbox"/> Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Handicap <input type="checkbox"/> Physical <input type="checkbox"/> Mental	<input type="checkbox"/> Familial Status <input type="checkbox"/> Presence of children under 18 in the family <input type="checkbox"/> Pregnant female	<input type="checkbox"/> National Origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Other (specify)
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5. What kind of house or property was involved? <input type="checkbox"/> Single-family house <input type="checkbox"/> A house or building for 2, 3, or 4 families <input type="checkbox"/> A building for 5 families or more Other, including vacant land held for residential use (explain)	Did the owner live there? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown	Is the house or property: <input type="checkbox"/> Being sold? <input type="checkbox"/> Being rented?	What is the address of the house or property? (street, city, county, State & zip code)
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6. Summarize in your own words what happened. Use this space for a brief and concise statement of the facts. Additional details may be submitted on an attachment.  
Note: HUD will furnish a copy of the complaint to the person or organization against whom the complaint is made.

6a. When did the act(s) checked in Item 3 occur? (Include the most recent date if several dates are involved)

7. I declare under penalty of perjury that I have read this complaint (including any attachments) and that it is true and correct.

Signature & Date:

Previous edition, dated, 11/92, may not be used;  
other editions may be used until stock is exhausted.

form HUD-903 (1/93)  
ref Handbook 8020.1



## What Does the Fair Housing Amendments Act of 1988 Provide?

The Fair Housing Act declares that it is national policy to provide fair housing throughout the United States and prohibits eight specific kinds of discriminatory acts regarding housing if the discrimination is based on race, color, religion, sex, handicap, familial status or national origin.

1. Refusal to sell or rent or otherwise deal with a person.
2. Discriminating in the conditions or terms of sale, rental, or occupancy.
3. Falsely denying housing is available.
4. "Blockbusting"—causing person(s) to sell or rent by telling them that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association, or other business.
7. Denial of membership or participation in brokerage, multiple listing, or other real estate services.
8. Interference, coercion, threats or intimidation to keep a person from obtaining the full benefits of the Federal Fair Housing Law and/or filing a complaint.

## What Does the Law Exempt?

The first three acts listed above do not apply (1) to any single family house where the owner in certain circumstances does not seek to rent or sell it through the use of a broker or through discriminatory advertising, nor (2) to units in houses for two-to-four families if the owner lives in one of the units.

## What Can You Do About Violations of the Law?

Remember, the Fair Housing Act applies to discrimination based on race, color, religion, sex, handicap, familial status, or national origin. If you believe you have been or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by law, you have a right, within 1 year after the discrimination occurred to:

1. **Complain to the Secretary of HUD** by filing this form by mail or in person. HUD will investigate. If it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. If conciliation fails, other steps will be taken to enforce the law. In cases where State or local laws give the same rights as the Federal Fair Housing Law, HUD must first ask the State or local agency to try to resolve the problem.
2. **Go directly to Court** even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective, relief than conciliation can provide and may also, in certain cases, appoint an attorney for you (without cost).

**You Should Also Report All Information** about violations of the Fair Housing Act to HUD even though you don't intend to complain or go to court yourself.

**Additional Details.** If you wish to explain in detail in an attachment what happened, you should consider the following:

1. If you feel that others were treated differently from you, please explain the facts and circumstances.
2. If there were witnesses or others who know what happened, give their names, addresses, and telephone numbers.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

## Racial/Ethnic Categories

1. **White (Non Hispanic)**—A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.
2. **Black (Non Hispanic)**—A person having origins in any of the black racial groups of Africa.
3. **Hispanic**—A person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish Culture or origin, regardless of race.
4. **American Indian or Alaskan Native**—A person having origins in any of the original peoples of North America, and who maintains, cultural identification through tribal affiliation or community recognition.

5. **Asian or Pacific Islander**—A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or the Pacific Islands. This area includes, for example, China, Japan, Korea, the Philippine Islands, and Samoa.

You can obtain assistance (a) in learning about the Fair Housing Act, or (b) in filing a complaint at the HUD Regional Offices listed below:

**New England** - Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

HUD - Fair Housing and Equal Opportunity (FHEO)  
Boston Federal Office Building, 10 Causeway Street  
Boston, Massachusetts 02222-1092

### New York / New Jersey

HUD - Fair Housing and Equal Opportunity (FHEO)  
26 Federal Plaza  
New York, New York 10278-0068

**Mid-Atlantic**—Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia

HUD - Fair Housing and Equal Opportunity (FHEO)  
Liberty Square Building, 105 S. 7th Street  
Philadelphia, Pennsylvania 19106-3392

**Southeast/Caribbean** - Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, Puerto Rico, Virgin Islands

HUD - Fair Housing and Equal Opportunity (FHEO)  
Richard B. Russell Federal Building, 75 Spring Street, S.W.  
Atlanta, Georgia 30303-3388

**Midwest** - Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin

HUD - Fair Housing and Equal Opportunity (FHEO)  
Ralph H. Metcalfe Federal Building, 77 West Jackson Blvd.  
Chicago, Illinois 60604-3507

**Southwest** - Arkansas, Louisiana, New Mexico, Oklahoma, Texas

HUD - Fair Housing and Equal Opportunity (FHEO)  
1600 Throckmorton, P.O. Box 2905  
Forth Worth, Texas 76113-2905

**Great Plains** - Iowa, Kansas, Missouri, Nebraska

HUD - Fair Housing and Equal Opportunity (FHEO)  
Gateway Tower II, 400 State Avenue  
Kansas City, Kansas 66101-2406

**Rocky Mountains** - Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming

HUD - Fair Housing and Equal Opportunity (FHEO)  
Executive Tower Building, 1405 Curtis Street  
Denver, Colorado 80202-2349

**Pacific/Hawaii** - Arizona, California, Hawaii, Nevada, Guam, American Samoa

HUD - Fair Housing and Equal Opportunity (FHEO)  
450 Golden Gate Avenue  
San Francisco, California 94102-3448

**Northwest/Alaska** - Alaska, Idaho, Oregon, Washington

HUD - Fair Housing and Equal Opportunity (FHEO)  
Suite 200 Seattle Federal Building, 909 1st Ave.  
Seattle, Washington 98104-1000

## Privacy Act of 1974 (P.L. 93-579)

**Authority:** Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, (P.L. 100-430).

**Purpose:** The information requested on this form is to be used to investigate and to process housing discrimination complaints.

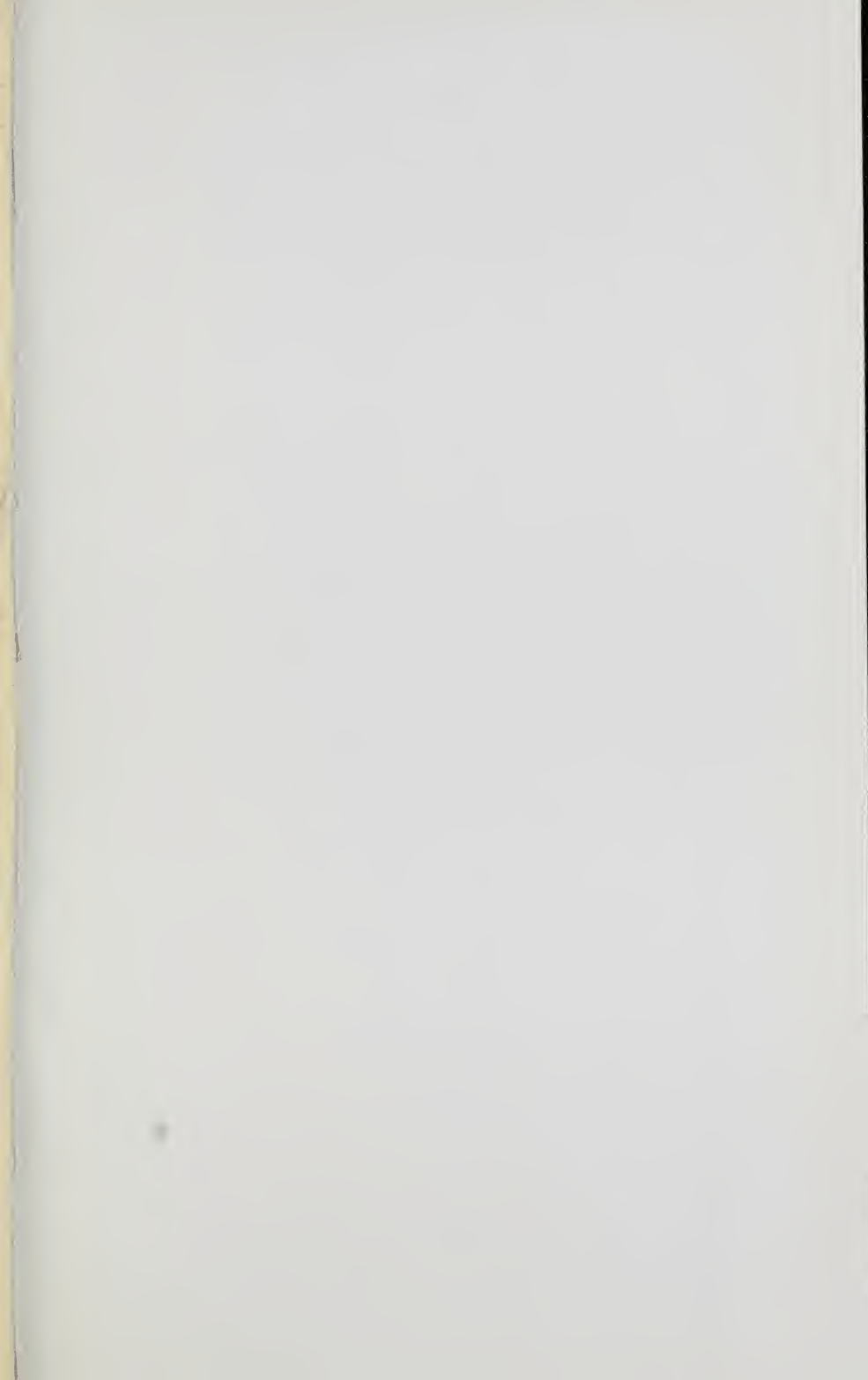
**Use:** The information may be disclosed to the United States Department of Justice for its use in the filing of pattern or practice suits of housing discrimination or the prosecution of the person who committed the discrimination where violence is involved; and to state or local fair housing agencies which administer substantially equivalent fair housing laws for complaint processing.

**Penalty:** Failure to provide some or all of the requested information will result in delay or denial of HUD assistance.

**Disclosure of this information is voluntary.**

For further information call the Toll-free Fair Housing Complaint Hotline 1-800-669-9777.

Hearing Impaired persons may call (TDD) 1-800-927-9275.



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## U.S. Department of Agriculture

### Rural Business-Cooperative Service

Stop 3250

Washington, D.C. 20250-3250

Rural Business-Cooperative Service (RBS) provides research, management, and educational assistance to cooperatives to strengthen the economic position of farmers and other rural residents. It works directly with cooperative leaders and Federal and State agencies to improve organization, leadership, and operation of cooperatives and to give guidance to further development.

The cooperative segment of RBS (1) helps farmers and other rural residents develop cooperatives to obtain supplies and services at lower cost and to get better prices for products they sell; (2) advises rural residents on developing existing resources through cooperative action to enhance rural living; (3) helps cooperatives improve services and operating efficiency; (4) informs members, directors, employees, and the public on how cooperatives work and benefit their members and their communities; and (5) encourages international cooperative programs. RBS also publishes research and educational materials and issues *Rural Cooperatives* magazine.

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The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, D.C. 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.

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